

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VICKI M PACHUTA

Debtor(s)

Case No. 09-33293

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/08/2009.
- 2) The plan was confirmed on 11/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/20/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/21/2012, 11/16/2012.
- 5) The case was dismissed on 12/21/2012.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,670.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,527.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$17,527.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,124.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$881.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,005.52**

Attorney fees paid and disclosed by debtor: \$376.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	500.00	NA	NA	0.00	0.00
ALPAT CO	Unsecured	285.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	1,300.00	2,222.47	2,222.47	72.78	0.00
AMLI APTS	Unsecured	1,889.00	NA	NA	0.00	0.00
AMLI APTS	Unsecured	1,648.00	NA	NA	0.00	0.00
ARROWHEAD INVESTMENT	Unsecured	NA	0.00	0.00	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	456.00	456.00	0.00	0.00
BAXTER CREDIT UNION	Unsecured	265.00	166.93	166.93	0.00	0.00
CANDICA LLC	Unsecured	561.00	987.18	987.18	18.89	0.00
CANDICA LLC	Unsecured	819.00	1,460.44	1,460.44	47.83	0.00
CASH NET GLOBAL PAYDAY	Unsecured	450.00	NA	NA	0.00	0.00
COMCAST	Unsecured	167.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	493.00	NA	NA	0.00	0.00
CORTRUST BANK	Unsecured	617.00	NA	NA	0.00	0.00
CREDITORS ALLIANCE INC	Unsecured	2,000.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	510.00	510.00	16.70	0.00
EAST BAY FUNDING	Unsecured	NA	480.00	480.00	15.72	0.00
ECMC	Unsecured	0.00	0.00	0.00	0.00	0.00
ECMC	Unsecured	0.00	0.00	0.00	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	328.00	NA	NA	0.00	0.00
GET E CASH	Unsecured	632.00	NA	NA	0.00	0.00
GREEN VALLEY APARTMENTS	Unsecured	1,711.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	3,540.00	2,389.75	2,389.75	78.27	0.00
HOUSEHOLD FINANCE	Unsecured	14,000.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	588.00	925.86	925.86	17.72	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	649.00	950.52	950.52	18.19	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,005.00	1,094.10	1,094.10	20.94	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	712.00	1,615.62	1,615.62	52.91	0.00
MID AMERICA BANK & TRUST	Unsecured	372.00	485.70	485.70	15.91	0.00
MID AMERICA MANAGEMENT	Unsecured	1,954.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL RECOVERIES INC	Unsecured	600.00	NA	NA	0.00	0.00
PAYDAY LOAN	Unsecured	1,800.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	24,239.22	24,239.22	24,239.22	10,425.50	2,720.62
RESURGENT CAPITAL SERVICES	Unsecured	425.00	425.88	425.88	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,239.22	\$10,425.50	\$2,720.62
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,239.22	\$10,425.50	\$2,720.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,170.45	\$375.86	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,005.52</u>	
Disbursements to Creditors	<u>\$13,521.98</u>	
TOTAL DISBURSEMENTS :		<u>\$17,527.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.